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Arrivals and Departures of Mails.

p. Chicago, 10.59 Barnesville, O.
asant. 11:00 Cin. Zanes, Col.
berty. 11:30 St. Louis Ind. &c.

New York 6-55 Mt. Pleasant 2. C. M. Ag't 7-50 Morristown was 2. C. tol. 10 Whig. Ag't 7-50 Memphold Ag't 2. C. tol. 10 Whig. Ag't 7-50 Hemphold Ag't 2. C. tol. 12 Mt. 12

Travelers' Register

a O, R R ... 11:20 a.m. | 5:55 p.m. | 11:30 p.m. ntra: Ohlo Div 2:50 a.m. | 5:55 p.m. | 7:20 p.m. evel'd & Pitts. | 10:40 a.m. | 6:07 p.m. | 6:07 p.m. | 5:40 p.m.

The Intelligencer.

The Question of Interest.

Extracts from a Speech Delivered in the Senate of West Virginia by the flon. A. M. Jacob, of Ohio Co., on the Bill Regulating Interest on Money Louned and Providing Lim-Itations and Penalties, &c., &c.

MR. PRESIDENT—Every Senator who has given this bill that deliberate and careful consideration which its importance demands, has already come to the conclusion that this is another attempt to repeal the law as it now stands in the Code, and substitute therefor the princi-ples of the old usury law, limiting the rate of interest to six per cent, with ad-ditional restrictions and more exacting penalties. I had hoped at this late period of the session, when time is so pressing, that the consideration of this bill, would have been postponed indefinitely, but since the friends of the bill have forced us into this discussion 1 hope you will not consider the remarks I have to make an intrusion upon your time and pa-

Virginia occupies with reference to this question is a peculiar one. No State in the Union, from the nature and charborders for the development of her material interests, as the mountainous and rugged State of West Virginia. The advocates of this bill would have you believe that this is an agricultural State, and that those of her citizens engaged in that honorable, calling cannot afford to pay a higher rate of interest than six per cent. Such may be the fact, but does it ollow as a sequence that because the honest farmer cannot afford to pay a higher rate of interest that by limiting the rate to six per cent he can borrow money at that rate, when other parties engaged in other pursuits and in other States are wil-Nothing, it appears to me, now from sad experience that those of general rule. There is no one who has a higher regard for, and who sympathises more with the agricultural interests of the Eastern Pan-Haudla or one with the rule of the control of the c Eastern Pan-Handle or any other portion of the State than I do, and I would sugtest to the Senators from Hardy and over a terrritory larger than the whole of the State than I do, and I would suggest to the Senators from Hardy and Jefferson that the only way I can devise to give them relief without doing violence to the best interests of the State would be, if it can be done constitutionally, to ex-empt mortgage bonds held for money loaned upon real estate security from every species of taxation. The preference

could always get money at a lower rate of interest than any other class. WEST VIRGINIA NOT A PURELY AGRICUL-TURAL STATE. But I deny the assumption that this is strictly an agricultural State, or that it ever can be. On the contrary, if West Virginia is naturally rich in any thing, it is in her timber, coal, iron and other mineral productions. To be sure, we find in some parts of the State as rich and beautiful valleys and lertile hill slopes as can be found in the world. Yet even in those favored districts the mineral deposits proponderate, and often surpassithe agricultural interests as a basis of wealth and a source of revenue to the State. Cast your eye over the map and you will see that 15,000,000 out of the 20,000,000 of acres comprising the area of the State are in the prising the area of the State are in the ren hills, valuable principally for the tim-ber which covers them and the minerals buried beneath their surface. How can these minerals be unbosomed and these minerals be thoseomed and their hidden sources of vast and inexhaustible wealth ever be developed unless you invite interprising men, capitalists and laboring men, from other States and countries to come and settle among us? Who will take hold of these rich treasures with which the God of nature has so abundantly underlaid almost the entire surface of the state ture has so abundantly underlaid almost the entire surface of the State, and which have remained for centuries untouched and almost unknown? Who will bring them out of darkness into the sunlight of heaven and convert them to those uses for which they were intended? Oan this desirable and he accomplished by passing his next he accomplished by passing his passing here. sirable end be accomplished by passing usury laws of the most proscriptive char-

RATES OF ADVERTISING money than it has to say to the manufacturer of floor or sait that they shall only ment, but like everything else, it is take six dollars a barrel for floor, or two dollars per barrel for sait varying slightly for short periods like any course.

precates.

THE PRESENT FINANCIAL CRISTS.

I beg leave briefly to refer to another phase of this question which some gentleman on the other side has seen proper to refer to in order to strengthen his position, viz—the present fleancial crists. Now Mr. President I do not think its delicit of the question of establishing a rate of interest has anything to do with bringing. So not create the present fleancial crists with the man power which he interest has anything to do with bringing. So not create the c that the question of establishing a sate of interest has anything to do with bringing about this deplorable state of things in our country, beyond the fact that interest like the capital of which it is the profit, is subject to the same is we of supply and demand as any other commodity or article of trade, and in this way only has a bearing on the present crisis. How does it happen that in New York City the price of money fluctuates more than in any other place, when the State of New York has upon her statute books laws limiting the rate of interest, and prescribing severe penalties and est, and prescribing severe penalties and forfeitures for their violation? One day we see money quoted plenty at from three to six per cent per annum, and a few days aid of the saw mill or the indispensable afterward we see it quoted scarce at the force and capital necessary to convert them into number and put them on limiting the rate of interest can make money uniformly plentiful, but, on the market, this great source of wealth to the people of this State contrary, have a tendency to drive capital into those States where no such restrictions exist.

THE CAUSE OF OUR FINANCIAL TROUBLES

Inasmuch as some gentlemen have seen proper to indulge their fancy in spec-Inasmuch as some gentlemen have seen proper to induge their fancy in speculating upon the course of our present financial troubles, I fiope it will not be thought vanity on my part to express an opinion as to the proper explanation of them. My judgment is that there is not a sufficient volume of currency in circulation wherewith to transact the ordinary business of the country. While our country has increased in population nearly ten millions in the last thirteen years, and our commerce foreign and domestic nearly doubled, and while values of all kinds have increased from one-third to one-half, so that it requires double the amount of the duestion. I will only now reached the requires double the amount of the duestion. I will only now reached to require the interest which capital, in paying in this branch of industry. And the same might be said in regard to success of the State, which are only a waiting the potent power of the supplied of the potent power of the control of the question. I will only now reached the first that the interest which capital, to estimate the interest which capital, to estimate the interest which capital, and have remained to estimate the interest which capital, to extend the interest which capital, to extend the interest which capital, and the same might be said in regard to estimate the interest which capital, and the bum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard in the hum of the busy saw is heard i money to transact the same amount of business it did before the war: and while gold and allver have been driven from the country for want of use as a medium of exchange, and a public debt created to the amount of two billions and a half of dollars; and while the State, municipal, and other indebtedness all over the country has increased in like proportion, so that it requires five hundred millions of country, and while three billions of capital country, and while three billions of capital at the least calculation was destroyed during the war, and one third of the population of our country left in a state of bankruptey, yet we are told by certain wise people that three hundred and sixty millions of green backs and about the same amount of bank notes are amply sufficient to satisfy the feelingsts. amply sufficient to satisfy the legitimate wants of trade. And because the people want more money, the subsidized press, along with the banks and money-lenders, raise the hue and cry of inflation! Before the war, with nearly one fourth less population, and with comparatively no public debt, National or State; when values were comparatively low, and trade and commerce in a measure limited as comupon gold and silver as a basis of circulation. Is our Government so blind ma-it cannot see, or our law makers so com-pletely under the influence of the monie Shylocks that they dare not legislate for thatrue interests of the people? We want

of that country.

the true interests of the people? We want at least one thousand millions of money to transact the business of the country, and the scoper our financiers and those is

be a substance not subject to finctuation in value and susceptible of easy division without loss or corruption. It could not be a vegetable production, because the variations in the productiveness of the variations in the productiveness of labor so employed is very great, while on the contrary, the amount of labor necessary to its production must be invariable and certain. So it was found that it costs about the same amount of labor all over the civilized world to produce a pound or an ounce of gold or sliver, and that they are found to be about equal in price every where known. As a distinguished writer on the subject of political price every where known. As a distinguished writer on the subject of political economy remarks, "that inamuch as gold and silver possess all the essential qualities which are required in a circulating medium, we use them because we want a circulating medium and because they accomplish the purpose. We do not use them because we see a stamp upon them, nor because the Government has made them a legal tender, but because we know them a legal tender, but because we know that they represent a given amount of value, and we therefore know that we can exchange them for the same amount of value whenever we please. If a busbel of wheat sells for a dollar, we know that it costs as much labor to produce a dollar as it does to produce a bushel of wheat

carry on his trade. Hence what does his skill or strength avail him—without cap-ital? They avail him nothing, and his

5 per day, or \$130 per month. He can, therefore, very easily afford to pay twenty per cent rather than not have the capital necessary to make his skill a constituent part of his labor and capital.

As another illustration, let us take the immense forests which skirt these deep

and turbid mountain streams windin their way to the beautiful Ohio. We wil assume that as yet they are not bearing their part in the great busy, bushing world around them. The giant oaks are there in all their majesty and solitude, and just as they stood a thousand years ago. The woodsman is there, but there is no one to lend him a nelping hand. Without the aid of the saw mill or the indispensable

cat on money is subject to variation owing to the very nature of the differ ent transactions in which capital employed. The capitalist will not loan his money where the risk is great at the same rate of interest as where the risk is small. The merchant who invests and reinvests his money three or four tim during the year can afford to pay a higherate of interest than the farmer, who only makes but one turn a year. The manu facturer and miner, who daily create and puts into market the productions of their industry, often realize a profit that en-ables them to pay a rate of interest even greater than the merchant. The farme who migrates to the West where the land is tresh, rich, and easy of cultivation, and where there is a sudden influx of population can afford to pay a higher rate than the farmer in States where the land is impoverished. But it is needless to mul-tiply illustrations.

tiply illustrations.

From what I have said I must necessarily come to the following general conclusions, in the language of a distinguished political economist: "That other things being equal, interest will be high when the risk is great and low when the risk small; that interest will be high when the profit of capital is great, and low when the profit of capital is small; that both of these affect each other within certain li its, that is, when profit is great, if the new state of the also great, interest will be very his because the increase of risk diminish the supply. But when profit is low and risk is great, there will be no loaning whatever; because what is paid for risk will be more than can be gained by use and the sooner our financiers and those in authority are made to leel the weight of this fact and realize that the people are in earnest and alive to their interests, the sooner we will be relieved from the financial burdens that now weigh upon us so heavily. This amount would only be about twenty-five dollars per a capita. I have not the tables before me, but if my memory is not at fault, this is capital cannot be any more nace by law than the price of nails, fron, or any other commodity. Those who, from bonor or conscience, obey such laws would with-draw from the market and employ their THE ORIGIN OF MONRY.

But, Mr. President, let us cease this

capital in other States or in some other way; and no one would loan but those who were willing to risk the consequences

if it can be done constitutionally, to exempt mortgage bonds held for money
empt mortgage bonds held for money
at issue. In all ages of the world it has
been found absolutely necessary to
exchange. And whatever it is that
curities, and their exemption from taxendium or money. In Africa sea shells
of different colors are used. In pastoral
of different colors are used in packing the money
that the time of many of the tree of the man question of the time of the man question of the man ques countries sheep and cattle have been used as mediums of exchange. In ancient in from abroad to supply the demand." times we are told that the armor of Diomede coat nine oxen. So in different matter than the supply the demand. All such laws can rarely or never be enused. The tits one way, and will be willing to pay to such prices for it as will enable them to such prices for it as will enable them to such prices for it as will enable them to such prices for it as will enable them to tions different metals have been used. The Greeks and Romans used the baser metals and in the time of Lycurgus the Laceder monians used iron. But it was found that some substance should be adopted as a circulating medium that was an object of universal desire. It was agreed that it lend they must be a substance of the same uniformmust be a substance of the same uniforming the of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world. It must be of value all over the world was a substance of the same uniform. fied, and that rate only (six per cent) can be collected by law. Therefore, in conclu-sion, I would say let the law remain as it is in the Code. The details of a sound policy and the best interests of the peopl of the State require that no change shoul to made, especially when confidence is so much impaired all over the country, and so much uncertainty exists in the minds of the people as to the result of the present monetary crisis.

A Question, Which it is Facetious. Editors of the Intelligencer: If the Bishop of a Diocese pay over-

much attention to table legs, genuflections, &c., (the "mint, annis and cummin.") and cc., (the "mist, ann's and cummin,") and little to mutilated ritual and defed rubries, (the "weightler matters of the law,") would his "sheep" be more, or less likely to wander into strange and forbidden "pas-tures," or be entirely lost to their "shep-herd?"

could like to know, you know.

sirable end be accomplished by passing sury laws of the most proscriptive charter when our sister States are striving with each other, askto which one can offer the greatest inducements, which can throw their doors open the widest, and which can der the greatest freedom to the circulation of the largest amount of supilal among their people?

Now, Mr. President, if money is an article of trade, and as such variable as to its yalte, and controlled more or less by supply and demand, as I will endeavour bour to show before I take—my seat, what mare right has the Legislature to say that the capitalists shall not take beyond a given rate of interest for the use of his

can exchange them not the same as we have given for it. We thus see that the precious metals are into use, between the state than the original, battir this set that six production, the same as any other article of trade, and as such variable as the take the precious metals the controlled more or less by supply and demand, as I will endeavour to show before I take—my seat, what the capitalists shall not take beyond a given rate of interest for the use of his Facts for the People.

FEVER AND AGUE, CHILL FEVER, &C.
A few months after having commenced
the manufacture of Dr. Pierce's Golden take six dollars a parter for shifty of the will be she consequence of restricting sellers of produce to a fixed price? Would it not be to compet hism to take their products out of the State to seek a market where no such restrictions exist, and thus enforce on them the additional expense of shipping their produce class where, and compelling the consumer to undergo the additional hardship of buying in a foreign market. Unless my friend from Hardy wishes to inaugurate right here in our middle a living example of that stagnation, decay and want which he so stoquently proclaims will skee place in his part of the State unless some relief is given by the adoption of the provisions of this bill against usury, let aim panse and reflect before he aids any further a policy which will bring shoot the sad state of things which he so much deprecates.

being the net point derived from the loan of money after deducting all the necessary expenses attending the same will be greater or less, according to the trade or right here in our middle a living example of that stagnation, decay and want which he so shought the relief of the state unless some relief is given by the adoption of the provisions of this bill against usury, let aim panse and reflect before he aids any further a policy which will bring shoot the sad state of things which he so much deprecates. Medical Discovery, the proprietor began to receive numerous letters from all parts of the Western and Southern States beno one; they argued that the whole country ought to know it at once, and expressed their astonishment at his indifference to the subject. It is car and heart being at all times open to the call of suffering humanity, he has at last, after having received testimony from hundreds who have been specially cured by it, and many of them after quinia and all the usual means had failed, consented to make the matter known.

the matter known. Newman, Jeff. Co., Kan., Jan. 6, 78. DR. PIERCE . Dear Sir-Having used a few bottler tyour Golden Medical Discovery, and elleving it to be the very best medicine or your Golden Medical Discovery, and believing it to be the very best medicine for Chills and fever, I wish to buy it by the dozen. Plana atterned. the dozen. Please give me your price f it. Ray. Thos. O'RELLY.

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